

Information to identify the case:

Debtor 1	Brian L. Hutchison	Social Security number or ITIN	xxx-xx-4780
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Donna L. Hutchison	Social Security number or ITIN	xxx-xx-1621
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-24501-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian L. Hutchison

Donna L. Hutchison
aka Donna L. Moon2/5/18**By the court:** Gregory L. Taddonio
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Brian L. Hutchison
Donna L. Hutchison
DebtorsCase No. 12-24501-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
Form ID: 3180WPage 1 of 3
Total Noticed: 37

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db/jdb
cr +Brian L. Hutchison, Donna L. Hutchison, 118 Seville Avenue, Pittsburgh, PA 15214-1030
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
cr +HSBC Bank, National Association, as Trustee by its, Stern & Eisenberg, PC, 410 The Pavilion,
261 Old York Road, Jenkintown, PA 19046-3706
13555436 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
13463448 +Babcock Dental, 3372 Babcock Boulevard, Pittsburgh, PA 15237-2422
13463449 +Comcast Cable, 300 Corliss Street, Pittsburgh, PA 15220-4864
13463453 +Equitable Gas Company, 200 Allegheny Center Mall, Attention: Judy Gawlowski,
Pittsburgh, PA 15212-5339
13463456 +Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908
13463457 +Mark J. Udren, Esquire, Udren Law Offices, Woodcrest Corporate Center,
111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
13482152 +North Hills School District, 135 Sixth Avenue, Pittsburgh, PA 15229-1299
13482153 +Ocwen Loan Servicing LLC, P. O. Box 6440, Carol Stream, IL 60197-6440
13482154 +Peter Ashcroft, Esquire, Bernstein law firm, 2200 Gulf Tower, 707 Grant Street,
Pittsburgh, PA 15219-1900
13482156 +Saxon Mortgage, 4708 Mercantile Drive, Fort Worth, TX 76137-3605
13463459 +Sears, c/o Paul Ressler, Esquire, 21 Yost Boulevard, #301, Pittsburgh, PA 15221-5283
13482157 Township of Ross, c/o Brian t. Lindauer, Esq., 437 Grant Street, 1424 Frick Building,
Pittsburgh, PA 15219
13463462 +WPAH-West Penn Hospital, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13463461 +Wells Fargo Bank, as Trustee, 4708 Mercantile Drive, Fort Worth, TX 76137-3605
14417008 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 06 2018 02:01:51 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +Fax: 407-737-5634 Feb 06 2018 03:04:10 Ocwen Loan Servicing, LLC, 1661 Worthington Road,
Suite 100, West Palm Beach, FL 33409-6493
cr E-mail/Text: electronicbkydocs@nelnet.net Feb 06 2018 02:02:05 US Department of Education,
C/O Nelnet, 3015 South Parker Road, Aurora, CO 80014-2904
13482145 +EDI: ACCE.COM Feb 06 2018 01:53:00 Asset Acceptance LLC., P. O. Box 2036,
Warren, MI 48090-2036
13500116 EDI: CAPITALONE.COM Feb 06 2018 01:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13463451 EDI: DIRECTV.COM Feb 06 2018 01:53:00 Direct TV, P. O. Box 9001069, Louisville, KY 40269
13463450 +EDI: ACCE.COM Feb 06 2018 01:53:00 Direct Merchants Bank c/o Asset Accept.,
P. O. Box 2036, Warren, MI 48090-2036
13463452 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 06 2018 02:02:25 Duquesne Light Company,
Attn: Mark Watson, Credit Activities, 411 Seventh Avenue (6-2), Pittsburgh, PA 15219-1942
13463454 +EDI: HFC.COM Feb 06 2018 01:53:00 HSBC Mortgage Services, P. O. Box 9068,
Brandon, FL 33509-9068
13508836 +EDI: HFC.COM Feb 06 2018 01:53:00 HSBC Mortgage Services Inc, PO Box 21188,
Eagan, MN 55121-0188
13482149 EDI: JEFFERSONCAP.COM Feb 06 2018 01:53:00 Jefferson Capital Systems LLC, P. O. Box 7999,
Saint Cloud, MN 56302
13463455 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 06 2018 02:02:26 James Wallace, Esquire,
Griffith, McCague & Wallace, 38TH Floor, Gulf Tower, 707 Grant Street,
Pittsburgh, PA 15219-1926
13482150 +EDI: RESURGENT.COM Feb 06 2018 01:53:00 LVNV Funding LLC (Sears), P. O. Box 10497,
Greenville, SC 29603-0497
13463458 +EDI: MID8.COM Feb 06 2018 01:53:00 Newport News, c/o Midland Credit, 8875 Aero Drive,
San Diego, CA 92123-2251
13482155 EDI: PRA.COM Feb 06 2018 01:53:00 Portfolio Recovery Associates,
120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
13482340 E-mail/Text: ebn@vativrecovery.com Feb 06 2018 02:01:44 Palisades Acquisition XVI, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI,,
PO Box 40728, Houston TX 77240-0728
14053494 E-mail/Text: electronicbkydocs@nelnet.net Feb 06 2018 02:02:05 US Department of Education,
C/O Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904
13463460 EDI: VERIZONCOMB.COM Feb 06 2018 01:53:00 Verizon, P. O. Box 646,
Baltimore, MD 21265-0646

TOTAL: 18

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE ET
cr Hsbc Bank USA, National Association As Trustee For
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
13482146* +Babcock Dental, 3372 Babcock Boulevard, Pittsburgh, PA 15237-2422
13482147* +Duquesne Light Company, Attn: Mark Watson, Credit Activities, 411 Seventh Avenue (6-2),
Pittsburgh, PA 15219-1942
13482148* +HSBC Mortgage Services, P. O. Box 9068, Brandon, FL 33509-9068
13505776* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
13482151* +Mark J. Udren, Esquire, Udren Law Offices, Woodcrest Corporate Center,
111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
13482158* Verizon, P. O. Box 646, Baltimore, MD 21265-0646
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 3, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 5, 2018 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Brian L. Hutchison dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com
David Z. Valencik on behalf of Joint Debtor Donna L. Hutchison dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com
Donald R. Calaiaro on behalf of Debtor Brian L. Hutchison dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com
Donald R. Calaiaro on behalf of Joint Debtor Donna L. Hutchison dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-
vlaw.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroupp@kmlawgroup.com
Jerome B. Blank on behalf of Creditor HSBC Bank, National Association, as Trustee by its
attorney in fact Ocwen Loan Servicing, LLC pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor Hsbc Bank USA, National Association As Trustee For et
al. pawb@fedphe.com
Kevin P. Diskin on behalf of Creditor HSBC Bank, National Association, as Trustee by its
attorney in fact Ocwen Loan Servicing, LLC kpdiskin@duanemorris.com, mbilotta@duanemorris.com
Leslie J. Rase, Esq. on behalf of Creditor Ocwen Loan Servicing, LLC lrased@sterneisenberg.com,
ddelvechio@sterneisenberg.com;dbogucki@sterneisenberg.com
Mario J. Hanyon on behalf of Creditor Hsbc Bank USA, National Association As Trustee For et
al. pawb@fedphe.com
Mario J. Hanyon on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE ET. AL.
pawb@fedphe.com
Mark B. Peduto on behalf of Debtor Brian L. Hutchison pandaecfinbox@yahoo.com
Mark B. Peduto on behalf of Joint Debtor Donna L. Hutchison pandaecfinbox@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: bsil
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 17